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**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH**

**IN RE:**

**CASE: 25-20721**

Jill Marie Jeppson

**CHAPTER 13**

**Hon. KEVIN R. ANDERSON**

**Debtor**

Hearing: 04/29/2025

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**TRUSTEE'S RESPONSE TO MOTION TO EXTEND DEADLINES FOR FILING  
DEBTOR'S SCHEDULES PURSUANT TO 11 USC 521(i)(3) AND FED R BANKR P. 1007**

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Lon A. Jenkins, Chapter 13 Trustee, by and through counsel, hereby responds to the above-referenced Motion as follows:

1. As of the date of this response, the Debtor is current on plan payments.
2. This is the Debtor's third bankruptcy case since February 2024. The Debtor has never filed any items related to her financial matters in any bankruptcy case. The Debtor should appear at the confirmation hearing scheduled for April 29, 2025 (or prior if the court sets a hearing) to provide adequate assurance that she will be able to prosecute this bankruptcy case. The Trustee has concerns on whether the petition has been filed in good faith under 1325(a)(7) due to her history of filings and failure to prosecute her bankruptcy cases.
3. The Debtor's motion indicates that several documents have been prepared but not filed. It is unclear why the bankruptcy paperwork that has been prepared has not yet been filed.

4. The Debtor's motion indicates she is unable to complete the documents due to health issues; however, she has the ability to file this motion and pending order, including the legal research and word processing skills to prepare those documents.

5. No matrix or list of creditors have been submitted. As of date of this response, no claims have been filed. It appears that creditors may not have notice of the Debtor's bankruptcy to participate in the process. Any extension of time should include a provision that the deadline for filing claims is extended.

6. The Debtor has not filed a chapter 13 plan. The date of the initial payment should remain the date of the originally scheduled 341 meeting (March 21, 2025). A second plan payment will come due prior to the confirmation hearing set for April 29, 2025. The Debtor should tender those payments prior to the hearing. The payments can be sent by regular United States Mail to the Chicago lockbox (3111 Momentum Place, Chicago IL 60689) or the Debtor may set up an electronic payment through the online TFS system.

7. The Debtor failed to appear at the meeting of creditors on March 21, 2025. There is an outstanding motion to dismiss filed at docket 12. The Debtor's motion provides no resolution to the motion to dismiss or the missed meeting of creditors.

WHEREFORE, the Trustee objects to entry of an Order granting the relief requested in the Motion.

Dated: April 2, 2025

/s/ Tami Gadd  
Chapter 13 Trustee

#### **CERTIFICATE OF SERVICE**

A true and correct copy of the foregoing Trustee's Response was served on the following parties on April 02, 2025:

Jill Marie Jeppson, 12186 S Jerema CT, Draper, UT 84020

/s/ Tami Gadd

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